

Standard Integrated Shield Plans Targeted at Ward Class B1 in Public Hospitals

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Integrated Shield Plans: Integrated Shield Plans (IPs) comprise two components: (i) A MediShield Life component run by the Central Provident Fund Board (CPF) and (ii) additional private insurance coverage run by the private insurer. The MediShield Life component provides coverage targeted at B2/C-wards in public hospitals, while the additional private insurance coverage provides additional coverage beyond MediShield Life coverage. IPs therefore do not provide duplicate coverage with MediShield Life. **This table shows the Standard IP benefits, targeted at Class B1 wards in public hospitals. The benefits of the Standard IP are identical across all IP insurers.**

Table: Standard Integrated Shield Plan benefits, targeted at Class B1 wards in Public Hospitals

Benefits	Standard IP
<u>Inpatient and Day Surgery:</u>	
<u>Daily Ward and Treatment Charges</u>	
- Normal Ward	2,250/day^
- Intensive Care Unit Ward	6,850/day^
^ An additional claim limit of \$300 per day applies for the first two inpatient days	
- Psychiatric	680/day (up to 60 days per policy yr)
- Community Hospital (Rehabilitative)	760/day
- Community Hospital (Sub-acute)	960/day
- Inpatient Palliative Care Service (General)	560/day
- Inpatient Palliative Care Service (Specialised)	760/day
Surgical Procedures	590 - 21,840
Implants	9,800/treatment
Radiosurgery, including Proton Beam Therapy - Category 4 [Note (4)]	31,300/treatment course
Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma [Note (3)]	14,040/treatment
<u>Outpatient Treatment:</u>	
Cancer Drug Treatment	3x MediShield Life limit/mth
Cancer Drug Services	2x MediShield Life limit/yr
<u>Radiotherapy for Cancer</u>	
- External (Except Hemi-Body)	880/treatment
- Brachytherapy	1,100/treatment
- Hemi-Body	2,510/treatment
- Stereotactic	6,210/treatment
- Proton Beam Therapy - Category 1 [Note (4)]	880/treatment
- Proton Beam Therapy - Category 2 [Note (4)]	1,100/treatment
- Proton Beam Therapy - Category 3 [Note (4)]	6,210/treatment
Kidney Dialysis	3,740/mth
Immunosuppressants for Organ Transplants	1,480/mth
Erythropoietin for Chronic Kidney Failure	450/mth
Long-term Parenteral Nutrition	3,980/mth

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Benefits	Standard IP
Other Policy Features	
Pro-ration factors (for Singapore Citizens) (Note (1))	Class A - 80% Private Hospital - 50% Private Hospital Day Surgery - 65% Outpatient treatment in Private Outpatient Clinics - 65%
Deductibles (Per Policy Year) (Note (2))	
- Class C	1,500
- Class B2/B2+	2,000
- Class B1	2,500
- Class A and Private Hospital	2,500
- Subsidised Day Surgery/ Short Stay Wards	1,500
- Unsubsidised Day Surgery/ Short Stay Wards	2,000
Co-insurance	0
Policy Year Limit	200,000
Lifetime Limit	Unlimited
Final Expense Benefit	None
Last Entry Age	None
Maximum Coverage Age	Lifetime

Note (1): Bills incurred in Class A ward in public hospitals and private hospitals are subject to the respective pro-ration factors, which adjust the bill to the equivalent Class B1 bill size before the Standard IP payout is calculated.

Note (2): The deductible applicable for policyholders after the age of 80 is as follows: Class C - \$2,000, Class B2/B2+/B1/A/Private hospital - \$3,000, Subsidised Day Surgery and Short Stay Ward - \$2,000, Non-subsidised Day Surgery and Short Stay Ward - \$3,000

Note (3): For the avoidance of doubt, *Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma* will only be claimable for treatment received in the outpatient setting. Treatment received in the inpatient setting will be covered under the prevailing inpatient limits.

Note (4): Refer to the MOH website for the approved indications for local use of Proton Beam Therapy and the patient eligibility criteria for MediShield Life claims.

Information on Premiums: Integrated Shield Plans (IPs) comprise two components: (i) A MediShield Life component run by the Central Provident Fund Board (CPF) and (ii) additional private insurance coverage run by the private insurer. The MediShield Life component provides coverage targeted at B2/C-wards in public hospitals, while the additional private insurance coverage provides additional coverage beyond MediShield Life coverage. **Premiums for IPs shown below are the total premiums, comprising both premiums for MediShield Life and the additional private insurance coverage component for Standard IPs, targeted at Class B1 wards in public hospitals. Premiums are inclusive of 8% GST.**

Premiums	[Income] IncomeShield Standard Plan	[AIA] HealthShield Gold Max Standard Plan	[Great Eastern] GREAT SupremeHealth STANDARD	[Prudential] PRUShield Standard Plan	[Singlife] Singlife Shield Standard Plan	[HSBC Life] HSBC Life Shield Standard Plan	[Raffles Health Insurance] Raffles Shield Standard Plan
<u>Age Next Birthday:</u>							
1 to 20	178 - 179	207	177 - 182	188	193	187	186
21 to 30	293	317	288	301	303	303	301
31 to 40	454	480	447	457	464	456	456
41 to 50	635 - 656	665 - 689	615	639	638 - 666	638	639 - 656
51 to 60	945 - 966	996 - 1,036	922	950 - 988	972 - 975	951 - 970	950 - 972
61 to 65	1,248	1,369	1,263	1,282	1,319	1,311	1,307
66 to 70	1,503	1,619	1,481	1,510	1,513	1,533	1,509
71 to 73	1,817	1,969	1,799	1,822	1,847	1,865	1,832
74 to 75	2,056	2,287	2,008	2,085	2,077	2,135	2,082
76 to 78	2,382	2,700	2,270	2,495	2,541	2,663	2,504
79 to 80	2,497	2,885	2,380	2,628	2,604	2,801	2,627
81 to 83	2,657	3,115	2,501	2,858	2,916	2,924	2,875
84 to 85	3,148	3,491	2,967	3,167	3,184	3,339	3,162
86 to 90	3,460 - 3,604	3,871 - 4,040	3,309 - 3,362	3,473 - 3,650	3,823 - 3,897	3,601 - 3,802	3,565 - 3,705
Premiums above age 90	3,760 - 4,267	4,255 - 4,983	3,497 - 3,955	3,837 - 4,468	4,080 - 4,327	4,655 - 5,297	3,891 - 4,464

The premiums payable are based on your age next birthday and may increase as you enter into the next age band.

The annual Additional Withdrawal Limits for the Additional Private Insurance Premiums of Medisave-approved Integrated Shield Plan policies are:

- (a) \$300 per policy year, where the insured person is aged 40 or less at his/her next birthday on date of policy commencement/renewal
- (b) \$600 per policy year, where the insured person is aged between 41 to 70 years at his/her next birthday on date of policy commencement/renewal
- (c) \$900 per policy year, where the insured person is aged 71 or more years at his/her next birthday on date of policy commencement/renewal

Information on Premiums: Integrated Shield Plans (IPs) comprise two components: (i) A MediShield Life component run by the Central Provident Fund Board (CPF) and (ii) additional private insurance coverage run by the private insurer. The MediShield Life component provides coverage targeted at B2/C-wards in public hospitals, while the additional private insurance coverage provides additional coverage beyond MediShield Life coverage. **This table provides a comparison of insurers' Standard IP premiums.**

Comparison of Integrated Shield Plan Premiums for Singapore Citizen (SC) and Permanent Resident (PR) Policyholder (Rounded to nearest \$, inclusive of 8% GST)

Age Next Birthday:	[Income] IncomeShield Standard Plan			[AIA] HealthShield Gold Max Standard Plan		
	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	178 - 179	31 - 32	- 3.7% to - 2.6%	207	61	6.6%
21 to 30	293	40	-2.8%	317	65	6.8%
31 to 40	454	61	- 1.3% to 0.9%	480	87	6.4%
41 to 50	635 - 656	105 - 126	2.8% to 3.0%	665 - 689	135 - 159	6.5% to 7.6%
51 to 60	945 - 966	137 - 158	4.6% to 7.1%	996 - 1,036	189 - 228	6.1%
61 to 65	1,248	218	1.9%	1,369	339	6.6%
66 to 70	1,503	393	0.7%	1,619	509	6.6%
71 to 73	1,817	611	2.6%	1,969	763	6.6%
74 to 75	2,056	724	2.6%	2,287	955	6.6%
76 to 78	2,382	838	1.5%	2,700	1,156	6.6%
79 to 80	2,497	892	1.7%	2,885	1,280	6.6%
81 to 83	2,657	966	1.7%	3,115	1,424	6.6%
84 to 85	3,148	1,195	3.4%	3,491	1,538	6.6%
86 to 90	3,460 - 3,604	1,416 - 1,560	3.1% to 4.0%	3,871 - 4,040	1,827 - 1,996	6.6%
Premiums above age 90	3,760 - 4,267	1,686 - 2,192	2.5% to 4.0%	4,255 - 4,983	2,181 - 2,909	6.6%

Age Next Birthday:	[Great Eastern] GREAT SupremeHealth STANDARD			[Prudential] PRUShield Standard Plan		
	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	177 - 182	30 - 35	2.3% to 3.9%	188	41	0.3%
21 to 30	288	35	2.3%	301	48	0.3%
31 to 40	447	53	3.7%	457	64	0.3%
41 to 50	615	85	3.7%	639	109	0.3%
51 to 60	922	114	3.8%	950 - 988	142 - 181	0.3%
61 to 65	1,263	233	4.0%	1,282	252	0.3%
66 to 70	1,481	370	4.0%	1,510	400	0.3%
71 to 73	1,799	592	4.1%	1,822	616	0.3%
74 to 75	2,008	675	4.1%	2,085	753	0.3%
76 to 78	2,270	726	4.1%	2,495	951	0.3%
79 to 80	2,380	775	4.2%	2,628	1,023	0.3%
81 to 83	2,501	811	4.1%	2,858	1,168	0.3%
84 to 85	2,967	1,014	4.1%	3,167	1,214	0.3%
86 to 90	3,309 - 3,362	1,265 - 1,318	4.1% to 4.2%	3,473 - 3,650	1,429 - 1,606	0.3%
Premiums above age 90	3,497 - 3,955	1,423 - 1,880	0.7% to 4.2%	3,837 - 4,468	1,762 - 2,394	0.3%

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Comparison of Integrated Shield Plan Premiums for Singapore Citizen (SC) and Permanent Resident (PR) Policyholder (Rounded to nearest \$, inclusive of 8% GST)

Age Next Birthday:	[Singlife] Singlife Shield Standard Plan			[HSBC Life] HSBC Life Shield Standard Plan		
	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	193	46	-10.7%	187	40	0.3%
21 to 30	303	50	-8.7%	303	50	0.3%
31 to 40	464	71	-7.0%	456	63	0.3%
41 to 50	638 - 666	108 - 136	- 3.1% to 0.9%	638	108	0.3%
51 to 60	972 - 975	165 - 168	1% to 1.1%	951 - 970	143 - 163	0.3%
61 to 65	1,319	290	1.0%	1,311	282	0.3%
66 to 70	1,513	403	0.9%	1,533	423	0.3%
71 to 73	1,847	641	1.0%	1,865	659	0.3%
74 to 75	2,077	745	1.0%	2,135	802	0.3%
76 to 78	2,541	996	1.0%	2,663	1,118	0.3%
79 to 80	2,604	999	1.0%	2,801	1,196	0.3%
81 to 83	2,916	1,225	1.0%	2,924	1,233	0.3%
84 to 85	3,184	1,231	1.0%	3,339	1,386	0.3%
86 to 90	3,823 - 3,897	1,779 - 1,853	1.0%	3,601 - 3,802	1,557 - 1,758	0.3%
Premiums above age 90	4,080 - 4,327	2,006 - 2,253	1.0%	4,655 - 5,297	2,581 - 3,223	0.3%

Age Next Birthday:	[Raffles Health Insurance] Raffles Shield Standard Plan		
	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	186	39	0.3%
21 to 30	301	48	0.3%
31 to 40	456	63	0.3%
41 to 50	639 - 656	109 - 126	0.3%
51 to 60	950 - 972	142 - 165	0.3%
61 to 65	1,307	278	0.3%
66 to 70	1,509	399	0.3%
71 to 73	1,832	626	0.3%
74 to 75	2,082	750	0.3%
76 to 78	2,504	960	0.3%
79 to 80	2,627	1,022	0.3%
81 to 83	2,875	1,184	0.3%
84 to 85	3,162	1,209	0.3%
86 to 90	3,565 - 3,705	1521 - 1661	0.3%
Premiums above age 90	3,891 - 4,464	1817 - 2390	0.3%